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HAS PALMISTRY A SCIENTIFIC BASIS?



WITHIN the last six or seven years many works on palmistry have made their appearance, but none of them can claim so elaborate and exhaustive a treatment of the subject as 'The Laws of Scientific Hand Reading,' by William G. Benham, lately published. This is a volume of 635 pages, with some 800 illustrations.

That the author and his book have been endorsed by prominent persons—among them are the president of a college and a well-known biographer—is another sign indicating the countenance palmistry is receiving from "enlightened" people.

But the anticipations aroused by his ambitious title are doomed to disappointment.

The author makes the common error of mistaking empiricisms for science. He serves us, for the most part, with a collation of the contributions of other authors, without, however, giving any of them any credit whatever. No author on the hand is so much as mentioned, not even Sir Charles Bell, whose well-known work, 'The Hand : Its Vital Endowments as Evincing Design,' is in the library of every student of the subject.

Benham doubtless aimed at a scientific presentation ; his achievement is, however, a mere compilation. The title of the book is therefore a misnomer.

Notwithstanding this, it must be admitted that he endeavors to employ the scientific method ; that his two theories to account for the existence on the palm of a preliminary map of future events are very interesting, and that he seems to be original and a specialist in basing his classification of types of character, not on the hand as a whole, as all other palmists do, but on the "mounts" at the base of the fingers.

In vindication of the scientific nature of his results, the author

claims to have spent twenty-five years in the investigation of the subject; that as one preparation for his work he studied medicine; that in the prosecution of his task he gained entrée to "State institutions for the imbecile, insane, blind, and deaf; the almshouses, jails," &c., and that he examined the hands of the most prominent "doctors, lawyers, ministers, speakers, actors, singers, musicians, literary people, hypnotists, spiritualists, murderers, forgers," &c.

The book evinces painstaking labor, but the proofs furnished by Mr. Benham for his many dicta are no more scientific than those furnished by other writers, who simply assert that thus and thus are to be interpreted as having such and such a meaning. Like them he indulges in oracular utterances and dogmatic statements. Thousands upon thousands of his dicta could be cited that are neither preceded nor followed by scientific induction. In other words, the interpretation of the phenomena presented by the details of the hand is too often stated dogmatically. For example, like all other palmists, he declares, without showing why it must be so, that the size of the first phalanx of the thumb will indicate the amount of will, and that of the second the amount of logic. The evidence given by him and others on this point is empirical; that is, it is based on individual observation and experience, and is not deduced from the ratio of the factors involved, which ratio should entitle the statement to be called scientific. It is not shown, for example, why the positions of logic and will could not possibly be reversed. Then, to take one of the "mounts"—that of mercury, at the base of the little finger—what is the scientific proof for the assertion that it indicates the degree of shrewdness, industry, scientific and business capacity, quickness, &c.? Again, why are the fingers to each other normally of a certain proportionate size; the little finger (mercury,) for instance, being normally smaller than the others? He makes no attempt whatever to explain this fact, nor the multitude of similar facts. Is such procedure scientific? Further, how does he know that the line of mercury indicates the condition of the stomach and liver? Why not the condition of the lungs or nerves? For the art of hand-reading the author gives us empirical guides, suggestions, but no "laws." No instance of a single "law" is discernable in this book, and we lay it aside with stronger doubt than ever if palmistry can really claim to have a scientific basis.



FREEMASONRY IN GERMANY AND AMERICA.

Dietrich v. Oertzen published an article on the subject of Freemasonry in No. 37 of *Die Reformation*, which that eminent Catholic journal the Cologne *Volkszeitung* (No. 1124) reproduced, in part at least, with full and unqualified approval. We quote:

"Formerly, and frequently even to-day,"—thus Mr. v. Oertzen—"Freemasonry made great pretensions. According to the country in which it happens to work, it strives to replace by a better religion the Catholic Church and the Christianity represented by her; while to German Evangelical countries it offers a higher unity in which all denominations, confessions, and political views may meet on neutral lodge ground."

"When the Pope or the bishops raise their voices against Freemasonry in Latin countries"—comments the *Volkszeitung*—"calling it an anti-Christian sect, the non-Catholic press raises the cry that Catholic prelates calumniate Masonry; Freemasons being by no means the enemies of the Church, etc. But even v. Oertzen acknowledges that they intend to replace the Catholic Church and Christianity as represented by her. Hence it can be rightly said that in France, Italy, and Spain they represent formally an atheistic anti-church. On the other hand, we German Catholics must beware of applying to our own Freemasons, what Catholic writers say about Freemasonry in Italy or France. In the purely Protestant provinces of Prussia, we have learned of instances where confessional attacks against Catholics by Protestant theologians were not encouraged by the lodges; but we are fully aware that in those districts the confused interdenominationalism, formulated in Lessing's fable of the Three Rings, is popular, and, thus, Hr. v. Oertzen says quite correctly that Freemasons try to oppose to denominationalism a 'higher unity,' namely the current religious Liberalism, although not of the fanatic brand prevalent in Latin countries.

"Next v. Oertzen asks the question, whether Freemasonry has obtained its aim, and pointedly remarks that hardly any one acquainted with the history of Freemasonry would have the courage to assert this without qualification on the strength of that history, which, in reality, is but an uninterrupted fight over the problem what truly and really constitutes the ends and aims of Masonry.

" 'In France and Italy,' says the author, 'Freemasonry has developed radically, in close connection with political revolution; in the northern countries of Europe, it has striven to build up a so-called Christian system, which in practice led to the exclusion of the Jews. In Masonic Germany, for the last few decades, two tendencies have been striving for supremacy: the so-called

Schroeder system of the Hamburg Grand Lodge, and the Swedish-Christian system, particularly advocated by the Berlin Grand Lodge. Before the beginning of this Peloponnesian war, there existed an alliance of all the grand lodges of Germany. Delegates met and discussed common interests, seeking to deceive themselves with regard to the existing fundamental differences.

“The truce lasted as long as war was waged in words only. Even the extreme controversial attacks of librarian Findel, of Leipzig, against the Grand Lodge and its historical foundation, were silently ignored, although he accused it of deliberate falsehood and attempted stultification of the people. But a merry war broke out when it came to actions. . . . Since then, the fight has been incessant and now threatens to disrupt the allied grand lodges. Recently the grand masters of the old Prussian grand lodges directed a letter to the managers of the German Grand Lodge Alliance, full of complaints and controversy, mentioning also the ‘unlawful’ foundation of an annex to the Hamburg Lodge in Copenhagen and ending with the words: ‘Only when the principle of mutual esteem of the Masonic convictions of others is recognized, when unworthy attacks upon opponents are excluded from the lodges, and the honor and esteem of the lodges is carefully guarded on the outside, are we interested in preserving the German Grand Lodge Alliance. But this shall not disturb the old Prussian grand lodges in their fraternal intercourse with all those grand lodges who are ready to co-operate with them in fostering and favoring Masonry in Germany. That means the end of the Grand Lodge Alliance. The fight will go on. And one may reasonably doubt if a union, disrupted and at odds within, is apt to procure the blessing of peace to a peaceless world. One good effect the fight might produce would be, if the lodges would make it the pretext for giving up their secrecy, standing up in future, like any one else who has good ideas to spread, openly and frankly for their principles. 150 or 200 years ago there might have been reasons for secrecy, to-day there are none. He who has an original thought to-day, should not bury his treasure in a napkin; neither will he jeopardize anything if he makes known his ideas of reform.’

“These statements,”—adds the Cologne *Volkszeitung*,—“we know to be correct, and it will be wise to stick to them in judging the inner fights of Masonry and not be misled by fairy-tale-writers. It is possible that, at least in Germany, the Masons will break with secrecy, which notoriously spells humbug. Of course, they will have to stand all manner of ridicule when their mountain gives out its ridiculous little mouse; and they will also have to sacrifice those members who were drawn to them by the secret

feature. Practically, with us in Germany, the whole 'order' is very small potatoes, but the case is quite different—we repeat it—in the Latin countries where Freemasonry represents a power that controls governments, as e. g., the French of to-day."

Mr. von Oertzen's statements, together with the remarks of our eminent Cologne contemporary, are submitted to us by a contributor in an English translation, with the remark that it might be well to publish them in an American review, inasmuch as our American Freemasons are harmless Masons after the German stripe, and it would be wrong to classify them with the fierce haters of Christ and His Church who control the lodges in France, Spain, and Italy.

Any view expressed by the Cologne *Volkszeitung*, which is universally acknowledged to be the foremost Catholic daily newspaper in Germany, if not on the Continent, on a subject of such general interest as Masonry, is deserving of space in THE REVIEW, and President Roosevelt's recent address at the sesquicentennial anniversary of the Philadelphia Grand Lodge of Free and Accepted Masons, is a proof among many that American Masonry is generally considered in this country to be of the innocuous German brand.

However, we remember that Rev. Father Charles Coppens, S. J., showed in the *American Ecclesiastical Review* as late as May, 1900, that there is greater solidarity between Freemasonry here and in the Latin countries of Europe than most of us are inclined to think. And right here before us we have an "Account of the Reception of the Heart of Our Martyred Brother Ex-Gov. Ygnacio Herrera y Cairo, etc.," by Gethsemane Chapter No. 5, Rose Croix, of the A.° & A.° S.° Rite of Freemasonry at the Masonic Temple, Oakland, Cal., on April 24th, 1893. The addresses delivered on this occasion by "brethren" with such distinctively Anglo-Saxon names as Whyte, Sherman, Cogswell, Bishop, Holli-day, are so full of hatred against the Catholic Church, her servants, beliefs, and ceremonies, that we might imagine them to have been uttered by the most violently anti-Catholic Masons of Italy, France, or Spain. We shall quote a few passages in illustration:

Bro. Whyte said: "In the language of the letter of last month from the Grand Orient of Rome to Bro. Sherman—'It is but too true that priestcraft, from its nest, the Vatican, is endeavoring to extinguish with the icy breath of Reaction the sacred fire of Science and of Liberty, which our brotherhood lighted at the cost of enormous sacrifices, and in the face of dreadful dangers, and now keep alive in all parts of the world.' " Again: "I see that inevitable conflict approaching, between the forces of freedom and the usurpations of that terrible tyranny that has its throne

in Rome. Some of you may be called to bear arms in defense of that freedom you now possess." In conclusion a verse from a Masonic hymn which we find on page 23 of the above-mentioned pamphlet: ("Hail Masonry Divine." Tune—America.)

"We'll build thy TEMPLES sure;
Thine ALTARS here secure
From ROME's foul hands.
We'll build them strong and great,
BULWARKS OF FREEDOM'S STATE,
Against the blows of HATE
And POPE's COMMANDS.

In view of such authentic facts, and others which we might adduce without venturing on slippery ground—for our readers know that we have never taken any stock in "revelations" of the Taxil stripe—we fear we can not unhesitatingly exonerate American Freemasonry from some essential connection with that Masonry which persecutes Christ and His Church in the Latin countries of Europe and in Spanish America and smarts under the stigma of oft-repeated and most solemn pontifical condemnation.

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THE OBLIGATION OF SINGING THE "PROPER" AND "COMMON" OF THE MASS.

The *Caecilia* (No. 1) gives for easy reference the numbers. in the old (in brackets) and new editions of the *Decreta authentica* S. C. R., of the decrees regarding the obligation of singing the "Proper" and "Common" of the mass:

2424 (4233), 15th April, 1753. Must the Gloria, Credo, the whole Gradual, Offertory, Preface and Pater noster always be sung in a conventual mass? Yes, according to the precept of the *Caeremoniale Episcoporum*.

2959 (5118), 11th September, 1874. Can the custom of omitting the Introit, Offertory, Communion, and, when it occurs, the Sequence in sung masses be tolerated? No.

2994 (5166), 10th January, 1852. In a certain church there was the usage that when the organ was played, the Offertory and Communion were recited by one of the choir in a low voice [*submissa voce*], or altogether omitted, especially on ferial days.

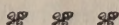
The Congregation decided that these texts might be said *submissa voce*, but must not be omitted.

3108 (6315), 7th September, 1861. The Tract must be sung entirely, when the organ is not played.

3624 (5929), 29th December, 1884. In the Diocese of Luçon there was the usage that in singing masses on week-days for the

intention of individual faithful, the choir omitted the Gloria, the Gradual or Tract, and the Sequence, or Creed, when these were to be said, for the reason that the one chanter alone available found it very difficult to sing all the chants of the mass, and the people did not care for long masses on week-days. It was asked whether this usage might be retained. The Congregation answered that the usage was to be considered an abuse, and altogether to be eliminated.

3994, 25th June 1898. Must organist and choir sing, or recite in an audible tone, all the texts, as given in the Roman Gradual, in a mass sung without deacon and subdeacon? Yes.



THE MYSTERIES OF CLAIRVOYANCE.—III.

We are indebted to a clergyman of the Diocese of Omaha for the following communication :

Some four years ago, in a Sisters' academy at Omaha, there was a normally developed pupil, who, when blindfolded, was a pretty good clairvoyante. Archbishop Ireland, at that time a guest at the institution, mistrusting the girl, who appeared at an entertainment, tested her ability. Leaving the audience, he went through a few apartments to a distant room. Finding there an atlas, he concentrated his mind on an odd island in the middle of the book, noting well the name, place, and page. Returning to where the blindfolded girl was, she took him by the hand and led him to the room whence he had come. He purposely tried to pull her in a wrong direction, in order to mislead her, but she insisted. Arriving in the room, she found the atlas, and turning the leaves, put her finger exactly on the name the Archbishop had in his mind. As soon as he got distracted or purposely thought of something else, and did not concentrate his mind on the subject, the girl seemed to lose the track. She could not explain what enabled her to do such strange things.

Some school Sisters in Wisconsin had a similar experience. Among others they had a Sister who never cared for needlework or music. By accident she lost her eyesight, and as she was a good clairvoyante, she could perform the finest embroidery and became a teacher of music.

No doubt, there is as much fraud in clairvoyante productions as in hypnotism, and often a sinister power has something to do with it; but the above illustrations go to show that some individuals possess a natural and so far unexplained clairvoyant power. B.



THE REFORM OF THE BREVIARY.

(Concluded.)

VI. To people of a certain habit of mind the whole affair stated in these terms will seem nothing short of shocking. They naturally feel a devotional attachment to the beliefs in which they have been brought up from childhood; and on the other hand they have made no study of modern scientific research. Hence their only impression is that there is a conspiracy going on to sweep away all belief, to which it would be moral suicide to yield. If they are told that this destructive criticism has proceeded as much from Catholic scholars as from non-Catholics, they only regret the more that Catholics should also be infected with the modern spirit of unbelief. We do not intend these remarks to savor of disrespect; but circumstances make it imperatively necessary that the question should be publicly faced. The letter we published last week represents a phase of mind which is common and every day increasing among intelligent Catholics; and it is in view of this demand for an explanation that we feel it incumbent on us to make clear the facts of the case and the principles underlying the movement represented by the Biblical and Liturgical Commission.

VII. The insistence of certain progressive Catholic scholars of undoubted orthodoxy on the need of publishing the results of destructive criticism is often met by an argument from expediency. "We concede," it is sometimes said, "the truth of your modern view; or at least without conceding its truth, we acknowledge that the new view is compatible with the faith, and even go so far as to incline to the new view ourselves. But why publish to the whole world results which only give a handle to our enemies to taunt us with acknowledging that our old beliefs were myths, and besides serve to upset the minds of the simple and ignorant."

While acknowledging the practical wisdom of this argument, we conceive that there are circumstances in which such a policy would only serve to defeat its own laudible end. There is no reason for flouting new discoveries in the face of people whose minds are unfit to receive them, so long as still more important issues are not at stake. But what is to be done when educated Catholics are already in possession of the new view, and are demanding an explanation? The policy of ignoring the state of the case would not only serve no useful purpose, but would involve a criminal neglect of one of the most important duties of the clergy, viz.—to supply proper instruction to those who need it, and to meet fairly and squarely the current difficulties raised against

the Church. This seems to be the policy actuating the present Sovereign Pontiff, who has constantly encouraged modern work and has declared that the Catholic Church has nothing to fear from history—insisting on the importance of Catholics not being behind others in their knowledge of sacred and profane science, as far as it bears on matters connected with the Church.

VIII. It has always been understood that the historic lessons in the Breviary stand on their intrinsic merits or fall with their intrinsic demerits. The lives of the saints as there recorded, as well as the historic accounts connected with various feasts, reflect the ideas of the time in which they were first compiled and possess no absolute guarantee of their accuracy. As the progress of historical knowledge went on, these accounts were found in various particulars to be inaccurate, and from time to time committees of reform were formed under the patronage of the popes. Among these, the best known are those which took place in the 17th century and in which Bellarmine and Baronius took so prominent a part. The occasion leading to this reform was the strong revival of historic studies which took place as part of the Renaissance movement. Outside the Church historians were actuated by a spirit of hostility ever eager to convict Catholics of errors; the spirit of Catholic writers such as Bellarmine in theology and Baronius in history was to vindicate the truth by using the weapons of the enemy—in this case by a deeper historic research. In the points attacked these scholars, as was only natural, were not too ready to accede to innovation, and were exacting in their demand for proof. But as far as this was forthcoming, it mattered little whether the truth came from a friend or an enemy; and those points which seemed to be established, were embodied in great part in the reformed Breviary.

IX. It may be of interest to our readers to go somewhat into detail on this historic point. The first of a series of attempts to reform the Breviary was initiated by Pope Leo X. (A. D. 1525), the main object being to improve the literary style. This effort was followed by that of Clement VII. (1529), and was carried on by his successor Paul III. in 1535. Nothing however was actually done to the Breviary until the Council of Trent took the matter up, and Paul IV. began by "suppressing all lessons from Origen and other authors not approved as being thoroughly orthodox—and wishing to remove all narratives of martyrdoms which were without authority." [Batiffol, *History of the Roman Breviary*, p. 258. For most of our references on this subject we are indebted to this eminent Catholic author.]* The activity of the

*) See also P. Suitbert Baumer, O. S. B., *Die Geschichte des Breviers* (Herder, 1895), especially III. Book, chapters 11, 12, and 13; and

Probst, in the *Kirchen-Lexikon*, s. v. "Brevier," II. 1257 sq.—A. P.

Council of Trent was in answer to a demand of innumerable synods during the previous twenty-five years. One of these synods had declared that "in the lapse of time, many things have crept into the Breviary which are silly, apocryphal, and by no means accordant with pure worship." The Council handed over the work of reform to the care of the Pope in person. When the Council was over, Paul IV. began the undertaking; and in five years (1568) a new edition appeared, accompanied by a papal bull entitled *Quod a nobis*, dated the same year (p. 269). The work however had only partially been done; and Gregory XIII., Sixtus V., and after him Clement VIII. applied themselves to the same task. A committee was formed by the last named Pontiff, in which Cardinal Baronius was president and Cardinal Bellarmine a prominent member. This was in 1592. A number of legendary stories were expunged, dates were corrected, apocryphal extracts were rejected. Bellarmine urged the removal of many other parts which "could not be retained without offence," as for instance quotations from the false decretals. Had he been listened to, much that now remains to be expunged by Leo XIII. would have disappeared in the sixteenth century. But Baronius, compared with Bellarmine, was a little behind his time (pp. 277-279). The last of this series of six revisions was carried out by Urban VIII., to whom we owe the present form of the Breviary (1632). The work, the difficulties of which many of our readers must fail altogether to realize, was as yet only half done. And in the following century a large scheme was organized by Benedict XIV. (1741), part of which was to eject a number of legends still surviving, as being "uncertain, unconfirmed by other authorities, contested by the critics, apocryphal, fabulous, spurious, or full of difficulties." The death of Benedict XIV. unfortunately brought the process to an untimely end. Thus the legacy of labor was left to posterity. "We have never had," writes Batiffol, "that 'onesta correzione del nostro breviario'*)" which the firm and loyal genius of Benedict XIV. would have given us, and which only his death prevented him from giving. Shall we have it some day, and will the world see those materials once more taken in hand which the great Pope collected for the correction of the blemishes of the Breviary?" (p. 351). Batiffol wrote thus in 1893. Ten years have since elapsed, and Leo XIII. has just answered the question.

But to resume our history. In 1870, at the Vatican Council, the question was raised once more, the greatest agitation coming from scholars of dangerously advanced views, foremost among

*) "Honest correction of our Breviary."

whom was Dr. Döllinger; whose 'Janus' contains a bitter and scathing criticism of the Breviary lessons. Again it mattered not whence the movement came—and except for the untowardness of political events, the reform of the Breviary might now be an event of the past. It is well known that Leo XIII. long cherished the idea of carrying out the projected work, and now that it is about to take place, no one conversant with the history of the Breviary feels the least surprise, since it is just what Catholic scholars and a large part of the clergy have long expected and hoped for.

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"BABEL AND BIBLE."

Prof. Delitzsch's much-discussed lecture before the German Emperor, on 'Babel und Bibel,' in which he endeavored to twist the well-known results of Assyriological research into a weapon against Holy Scripture, has provoked a number of replies, five of which*) we find reviewed in the November issue of *Der Katholik*, of Mayence. The writers all take ground against Prof. Delitzsch and vindicate, each in his own way, with more or less scientific acumen and knowledge of the sources, the originality of the Biblical record. The *Katholik's* reviewer adds the interesting fact that, at the recent international Congress of Orientalists, at Hamburg, an eminent authority, Prof. Dr. Merx of Heidelberg, strongly opposed the tendency now so popular in the scientific world which is characterized by the catch-word "Babel and Bible," and which extols Babylon at the expense of Holy Writ. There is much talk about the indebtedness of the Old Testament to the Babylonians and Phoenicians, but largely without recognition of this fundamental difference, that the latter were materialists and evolutionists, while the Jews were theists and creationists.

Obviously, Assyriology has not spoken its last word in the rhetorical ebullitions of Delitzsch, which, unfortunately, have had the effect of lessening active interest, among believing Bible-Christians, in the researches carried on by dint of so much labor and sacrifice in Mesopotamia. This is to be regretted. Mistakes and errors have their source in the difficulty of deciphering and explaining the ancient cuneiform texts and in the philosophical and theological preconceptions of individual scholars. As a rule science itself in the course of time provides the necessary corrections, as the very history of Assyriology goes to show. Therefore the warning of Kaulen—himself an Assyriologist

*) Babel und Bibel, by Prof. Ed. Koenig (Berlin, Worneck), Der Kampf um Babel und Bibel, by Prof. Dr. S. Oettli (Leipzig, Deichert), Babel und israelitisches Religionswesen, by Prof. Barth (Berlin, Mayer & Müller), Bibel

und Babel, El und Bel, eine Replik, by M. Knieschke (Berlin, Academ. Buchhandlung), and Babel und Bibel oder Babel gegen Bibel? by Dr. Rosenthal (Berlin, Israelit. Wochenschrift.)

of no mean repute—can not be too often repeated: “For such a purpose (to study Assyrian literature solely with a view to enriching Biblical apologetics) enthusiasm without sufficient scholarship and the applause of the periodical press, are resources of doubtful value; the process of examination is too easily directed in advance by the desire to succeed.”†) “It is to be deplored as an aberration of sphenography (the study and description of cuneiform writings) that late writers attempt to represent the statements of the Bible as reflexions of Babylonian myths. Assyriology so-called, which has hitherto, in Germany, unobstructedly taken a systematic course, has now arrived at a rock which may easily endanger its scientific character.”‡)

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THE CATHOLIC MUTUAL BENEFIT ASSOCIATION.

The *Denver Catholic*, of February 14th, printed a large display “ad” of the Catholic Mutual Benefit Association with the modest heading: “The oldest, cheapest, largest, *safest* and *best* Catholic Mutual Benefit Association.” (Italics ours.) On the editorial page the title “Supreme Recorder’s Report” does not exactly fit the following dialog between “O. T.” and “Ind.” (whatever that may mean) in which “O. T.” combats the objections of “Ind.” with some show of success, predicting for the organization the most flattering future.

Well, it must be admitted that for an old-established society, working on the assessment plan since 1879, the C. M. B. A. has a fairly good record. The best feature is its small expense account, the total expenses of management being remarkably low, increasing from \$10,689 in 1898 for 46,832 members, to \$27,489 in 1901, for 56,684 members. There was a slow but steady increase in membership, which kept the apparent death-rate fairly uniform, or rather prevented a marked increase for some time. But lately the ratio is slowly increasing, and unfortunately the reserve fund is entirely out of proportion with the steadily increasing liabilities, as will be seen directly.

The society began business in New York State, and about one-half of its present membership is located there. So the New York Insurance reports are used as authority for the following statements.

Until 1893 the number of members only was given, not the amount of insurance in force. Since 1893 both these items appear in the reports, therefore the following table will show the

†) Assyrien und Babylonien, 5th edition, p. 187.
Ibidem, p. 196.

annual death losses paid, reduced to cost per member and per \$1,000 of insurance respectively.

Death losses paid yearly costing each member—

1884	1885	1886	1887	1888	1889	1890	1891	1892
\$15.59	\$14.85	\$17.41	\$16.29	\$16.94	\$15.00	\$16.02	\$16.72	\$18.89

Death losses paid yearly per \$1,000 of outstanding insurance—

1893	1894	1895	1896	1897	1898	1899	1900	1901
\$9.78	\$10.71	\$10.79	\$10.66	\$9.45	\$9.71	\$11.16	\$10.89	\$11.66

A gradual increase in the last years will be noted, especially when the unpaid losses on December 31st, 1901, amounting to a total of \$191,500 or \$2.18 per \$1,000 of outstanding insurance, are added to the \$11.66 reported paid, making it \$13.84 for the year 1901—the last for which an official report is at present obtainable.

The reserve fund shows a steady but *very* slow increase as follows, taking only cash as reported on hand, and reducing the total amount to each \$1,000 of insurance in force :

1893	1894	1895	1896	1897	1898	1899	1900	1901
\$2.63	\$3.19	\$3.83	\$4.17	\$4.69	\$5.88	\$7.03	\$8.32	\$9.32

The society commenced business in 1879 and on the 31st of December, 1901, twenty-two years after organization, it has accumulated a reserve fund of *less than ten dollars* for every \$1,000 of outstanding insurance. It stands to reason that this amount is not sufficient. True, by getting new members, pushing business in States where it was formerly unknown, the C. M. B. A. may postpone the day of reckoning. Yet, unless the increase of the reserve fund can be made to correspond with the yearly increasing liabilities, the C. M. B. A. is bound to have the experience of the numerous other assessment life insurance concerns, that flourished for a time, only to sadly disappoint the surviving members in the end.

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—The *Vera Roma* [No. 5] announces a new Life of Luther in three volumes, by the illustrious P. Denifle, [O. P., sub-archivist of the Vatican. We should like to know when P. Denifle will complete his learned work on 'The Universities in the Middle Ages.'

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—It is announced [*Catholic Mirror*, No. 7] that the New International Encyclopædia, which has been condemned as anti-Catholic, is in process of revision under the direction of our friend Dr. Condé B. Pallen. This should purge later editions from the errors which now disfigure the work.

MINOR TOPICS.

The U. S. as a Missionary Country.

Much has been said on the subject of officially declaring the United States, for the present still a missionary country, of full canonical stature. There is one point of view, however, emphasized by the Hartford *Catholic Transcript* (No. 28), which deserves more attention than it has hitherto received.

"Were we to be no longer numbered among the missionary countries, we could not, in our dignified maturity, afford to apply to the Society for the Propagation of the Faith for the sinews of war. A fine sense of honor would moreover suggest that we be contented to remain in missionary swaddling clothes till we shall have succeeded in paying back, in great part if not in full, the charitable millions which have come to us from Europe. But we shall be told that we have been contributing liberally to the propagation of the faith. True. But how much in comparison to what we have received? A few figures may prove illuminating: The Diocese of Detroit has contributed to the Society of the Propagation of the Faith \$15,263, and received \$113,398; Dubuque has contributed \$22,255 and received \$113,368; Galveston has contributed \$8,585, and received \$249,210; Indianapolis, \$13,698 as against \$237,978; Little Rock, \$4,817, as against \$105,120; Nashville, \$449 as against \$100,767; Richmond, \$4,988, as against \$126,823; St. Augustine, \$3,813; as against \$107,330; St. Louis, \$25,307, as against \$196,155; Savannah, \$7,340 as against \$100,497; Santa Fe, \$14,416, as against \$167,000; Vancouver, \$97, as against \$141,400. . . . Up to 1900, the total amount contributed through the various dioceses of the United States by the Society for the Propagation of the Faith, was \$5,290,801. . . . The returns from the whole country reached, at the same date, \$1,120,430. These figures would seem to indicate that we are hardly laboring under a crying injustice because we are still counted as a missionary country. Let us pay our honorable debts and then urge for admittance to the company of the full-fledged."



The Fate of Swami Vivekananda.

In our recollection of the Chicago Parliament of Religions in 1893—who but the few that attended remember it now?—there stands out the figure of an apostle from Hindoostan—a young man, exquisitely dressed and groomed, with smooth, rounded face, a glorious saffron robe, a prodigiously impressive turban, a voice in which his captivated auditors heard all the wonder and depth, all the solace and solemnity and passion of the pristine faith of India. The Chicago assembly was carried away by the orange-clad messenger from the East. Later he traversed the States, followed everywhere by eager disciples and women not a few. He unfolded the inwardness of the Yoga, spoke of the universal soul, of freedom from the toils of the flesh, of the liberation of the soul—that is, the divinity within—by the

pursuit of perfection according to the methods of those who, in the dim dawn of things on the high lands of northern India, had followed the way. Vivekananda returned to India after a few years of lecturing in the West, and India gave him a triumphant welcome. In Bombay, in Madras, in Calcutta, the people turned out to greet the man who had interpreted their ancient creed to the nations of the West and forced, as they thought, the arrogant occidental to acknowledge the supremacy of the Indian sacred knowledge. There were processions and triumphal arches, music and acclamations; the country rang with the yogi's praises the native press was full of his movements and addresses.

Then suddenly a change befell. Some of his western disciples, by whom he was accompanied to India, fell away. It was said, that one or two who had placed large sums of money at his disposal for various philanthropic schemes left him in disgust. Scandal was busy and soon ruined this religious teacher with women associates. The other day he died in comparative obscurity.

According to the *American Catholic Historical Researches* (No. 1), "the father of American shorthand" was Thomas Lloyd, a Catholic Philadelphian, a soldier of the Revolution, official reporter of the House of Representatives at its sessions in New York and Philadelphia, and an early Catholic publisher. Lloyd had been educated by the Jesuits in Flanders and there learned the principles of stenography which he afterwards practised with much skill. His "system" was first published, in 1793, by John Carey, of Philadelphia. Lloyd was then in prison in England. In 1819 he published the system himself. He is buried in St. Augustine's burial-ground at Philadelphia, and the National Shorthand Reporters' Association has recently determined to place a memorial tablet upon his grave.

The University of London has once again bestowed its rarest degree, that of Doctor of Literature, on a Catholic and a Jesuit, Mr. (not yet Father, for he is still preparing for the priesthood) Henry Irwin, S. J. The work that won him this unique distinction is an essay on interest, which is practically a history of usury in the past. It "traces the practice of interest," says the *Tablet*, "from the dawn of history in Egypt and Babylonia down through the Grecian and Roman empires, and shows what a terrible and universal scourge it was in every stage of civilization. The conclusion towards which his facts point is that the action of the theologians and of the statesmen of the Middle Ages was in the main as economically sound as it was morally justifiable."

"This conclusion," says the *Northwest Review* (No. 18), to whose scholarly editor we are indebted for this item, "is diametrically opposed to the declamations of Bentham, Mill, and the whole *laissez faire* school of economists who swayed English thought in the first three-quarters of the nineteenth century, and

who had nothing but abuse and contempt for what they called the economic folly and the moral injustice of the theologians, canonists, and rulers, lay or ecclesiastical, who condemned the charging of interest as practised in those times. Yet the University of London, founded, and for a long time ruled, by the Benthamite school, crowns with its highest approval an essay that directly controverts one of the leading doctrines of that school. This is at once a noble example of impartiality and a strong testimony to the argumentative skill of Mr. Irwin."

The *C. K. of A. Journal*, official organ of the Catholic Knights of America, prints (vol. 6, No. 7) this editorial note:

"THE REVIEW, of St. Louis, so ably and fearlessly edited by Arthur Preuss, brings, in its issue of February 19th, quite a convincing article on The 'New-Blood' Fallacy in Fraternal Insurance. In view of the erroneous impression that still prevails among many, that in order to keep down the cost of insurance, new members are the essential necessity, it is well that papers and periodicals not strictly identified with fraternal life insurance, seek to enlighten the masses. The time has passed when the young seeker for fraternal benefits prefers the cheap to the good. He understands better than ever before that a society is not made secure merely by an influx of young members, but that the collection of sufficient funds is the pre-requisite to final success. THE REVIEW deserves the hearty commendation of every well-meaning member of Catholic fraternal societies. May it continue to shed light upon a subject which affects so intimately the future welfare and purse-strings of hundreds of thousands of Catholic fraternalists."

THE REVIEW will continue to shed light, the clear white light of truth, upon the important subject of fraternal insurance. But it will do no good unless the "fraternalists" open their eyes and do their duty. Cease the "charity" prattle, brethren, and reorganize your societies on a sound business basis, or THE REVIEW will some day in the near future be compelled sorrowfully to record their demise.

Rev. Francis Verhein, a Catholic missionary at Randers, Denmark, and a subscriber to THE REVIEW, requests us to print the following:

"Missionum Europaeorum septentrionalium missionarius (Germanus) et pater orphanorum et magister scholarum, infirmis precibus petit, ut hujis ephemeridis reverendi lectores ei stipendia pro ss. missae sacrificio mittant. Confratres reverendi missionem, quae ad extremam inopiam venit, eo modo valde adjuvare possunt."

Those willing to comply may address Fr. Verhein directly or through his Bishop, Rt. Rev. Msgr. d'Euch, Copenhagen, K., Bredgade 64.

The next time you feel like complaining of being overworked, think of the time you waste.

